IN THE CLAIMS:

Please withdraw claims 14-16 from consideration:

- 1-10. Canceled.
- 11. (Previously presented) A set of golf clubs as defined in claim 17, wherein at least one of said inserts has one of a thickness and density which varies from a bottom portion to a top portion thereof.
- 12. (Original) A set of golf clubs as defined in claim 11, wherein at least one of said inserts is thicker at the top than at the bottom.
- 13. (Original) A set of golf clubs as defined in claim 11, wherein at least one of said inserts is thicker at the bottom than at the top.
- 14. (Withdrawn) A set of golf clubs as defined in claim 17, wherein at least one of said inserts is formed of different materials from a bottom portion to a top portion thereof.
- 15. (Withdrawn) A set of golf clubs as defined in claim 14, wherein said material in said bottom portion is more dense than a material in said top portion.
- 16. (Withdrawn) A set of golf clubs as defined in claim 14, wherein said material in said top portion is more dense than a material in said bottom portion.
- 17. (Previously presented) A set of golf clubs having heads of progressively increasing loft, each of the heads comprising
 - (a) a body having top, bottom, toe and heel portions and a striking face area containing a recess;

- (b) an insert secured within said recess, an outer surface of said insert being substantially flush with a non-recessed portion of said striking face area; and
- (c) at least one of the thickness and density of said inserts increasing within the set of golf clubs as the loft of a club increases and the other of the thickness and density of said inserts decreasing within the set of golf clubs as the loft of a club increases, whereby the mechanical properties of individual clubs within a set of clubs can be altered to enhance the performance of the clubs.